

# **EXHIBIT B**

EXHIBIT B  
 Exhibit B - Identification of Defective Loans Pg 2 of 2  
 Commerce Home Mortgage, Inc. f/k/a Simonich Corp. d/b/a BWC Mortgage Services

Loan Number	Seller Loan Number	Claim Reason	Claim Reason 2	Claim Reason 3	Claim Amount
0033778481	0000011307	MISREP - DEBTS	MISREP - CREDIT/FICO		286,482.84
0033742495	11305	MISREP - INCOME/EMPLOY			220,693.49
0031397516	832101472	MISREP - DEBTS	UW - CREDIT/FICO		217,302.84
0032680738	8321	MISREP - INCOME/EMPLOY	UW - INELIGIBLE FOR LOAN PROGRAM	UW - INELIGIBLE FOR LOAN PROGRAM	194,569.63
0030491930	0832101333	UW - INELIGIBLE FOR LOAN PROGRAM			116,626.10
				<b>TOTAL</b>	<b>1,035,674.90</b>